

## UTILITY PATENT APPLICATION TRANSMITTAL LETTER

(Only for nonprovisional applications under 37 CFR 1 53(b)

Assistant Commissioner for Patents Washington, D.C 20231 Box PATENT APPLICATION

Transmitted herewith for filing in the patent application of

jc997 U.S. PTO 10/044630

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Ch	andra A. Balasubramania

Entitled:	DYN	AMIC NUMBER AUTHER	NTICATION FOR CREI	DIT/DEBIT CARDS			
Enclosed	are:						
	<ul> <li>[X] 15 sheets of specification, 6 sheets of claims, and 1 sheet of Abstract,</li> <li>[X] 6 sheets of Informal Drawings (Figures 1-6);</li> <li>[ ] an Assignment of the invention to (and transmittal therefor);</li> <li>[X] an unsigned Declaration and Power of Attorney for Patent Application;</li> <li>[ ] Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);</li> <li>[ X] Information Disclosure Statement, PTO-1449 and cited References.</li> </ul>						
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□INDEPENDENT □ CLAIMS		4 - 3 =	-1-	\$84.00 LARGE \$42.00 SMALL		\$42.00	
В.	ASIC FEE		[ ] LAR	GE ENTITY \$740.00	[X] SMALL ENT	ITY \$370.00	
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Date			John P Cornely Reg. No. 41,687 FAY, SHARPE, MINNICH & Mo 1100 Superior A Cleveland, Ohio	eKEE, LLP venue, Seventh Floor			

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I hereby certify that this Utility Patent Application Transmittal Letter and accompanying papers are being deposited with the United States Postal Service "Express Mail Post Office To Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Assistant Commissioner For Patents, Box Patent Application, Washington, D.C. 20231.

Iris E. Nauth